

## **Medicare site tested**

### **Seniors try their luck online with new prescription drug plans**

- [Victoria Colliver, Chronicle Staff Writer](#)

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The federal government on Monday unveiled its new Internet-based tool that Medicare beneficiaries can use to compare prescription drug options.

But it may be premature for seniors to try to use it. Many of the key details they need to make a decision, such as specific lists of drugs and prices and information affecting those eligible for low-income subsidies, have not yet been loaded onto the interactive Web pages at [www.medicare.gov](http://www.medicare.gov).

Dr. Mark McClellan, head of the federal Centers for Medicare and Medicaid Services, said the information will be added soon and that people interested in coverage have plenty of time. Enrollment does not begin until Nov. 15 for the new benefit, which starts Jan. 1, 2006.

"These tools will all be available and complete well before anyone needs to make a decision," McClellan said Monday in a telephone conference.

Medicare's first-ever prescription drug coverage will require beneficiaries of the federal health insurance for the elderly to choose between dozens of options being marketed by private insurers that the government has approved to offer the benefit.

Medicare has committed about \$300 million to publicize and educate people about the new program. The Web site is considered a key resource to help people sort out their options based on where they live, what drugs they take and how much they are willing to pay in premiums and copayments.

But several Medicare beneficiaries who tested the Web site Monday at the offices of Senior Action Network, a San Francisco senior advocacy group, found the experience more frustrating than educational.

"Most people who aren't familiar with a Web site won't know where to click," said Lenny Reiter, 69, who helps teach seniors how to use computers.

Reiter found Medicare's new "Landscape of Local Plans" link, which listed some useful information about plans available in each county, including price and how many of the top 100 drugs a plan offered. But Reiter noted a computer user would have to know how to enlarge or print out the charts in order to read them.

Using a computer was the main challenge for Felicitas Palarca, 73, of San Francisco who had acquired a little experience with computers before she retired from her job at the state Department of Motor Vehicles.

"But I didn't have a mouse before. I just pushed enter," said Palarca, who needed assistance to call up information about her current coverage through her union retiree plan, which was not available. Medicare officials said employers and unions have until the end of the month to submit coverage information.

Larry Vallerga, 42, who is eligible for both Medicare and Medi-Cal due to a disability, followed the site's prompts and was told he had 55 plans to choose from in his area. But he could not tell whether those plans covered his medications or whether they were appropriate for Medi-Cal beneficiaries.

Vallerga may not have to make a choice. People who are eligible for both Medicare and Medi-Cal, the state's version of Medicaid, will be automatically enrolled into one of eight plans selected at random.

Medicare officials stressed that the Web site will be most helpful to organizations that help seniors choose a Medicare option or to family members who could help navigate the Internet for an elderly relative.

Information by telephone is also available through Medicare representatives at (800) 633-4227.

"Obviously, the computer is not for everybody, and we're not relying on it exclusively," said Jack Cheevers, spokesman in Medicare's San Francisco office. "But ultimately, this stuff will work, and it will benefit a lot of people."

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## Making a Medicare decision

Medicare officials suggest taking the following steps in choosing a prescription drug option:

Learn about the new benefit and how it works.

Consider your options according to cost, what coverage benefits are provided and convenience.

Compare plans options and make a selection.

Enroll. Enrollment begins Nov. 15 and continues until May 15 without incurring any penalties. Coverage begins Jan. 1, 2006, if you enroll by Dec. 31.

Source: Centers for Medicare and Medicaid Services

E-mail Victoria Colliver at [vcolliver@sfchronicle.com](mailto:vcolliver@sfchronicle.com).

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